

system recalculates the portfolio model including the added securities and the subtracted securities. The system further does a risk compliance to meet the with the user's personal investment profile 500. Furthermore, the new portfolio's growth and volatility are analyzed by the system and the automated coaching engine translates the effect of the swap on the portfolio performance in non technical natural language 502. If the user is satisfied with the resulting swap he may accept it 504. If he is unsatisfied with the security swap, he may reject it 506. In one embodiment of the present invention, the user may place an order to purchase the particular security through the financial modeling system, using the network.

The various embodiments described above are provided by way of illustration only and should not be constructed to limit the invention. Those skilled in the art will readily recognize the various modifications and changes which may be made to the present invention without strictly following the exemplary embodiments illustrated and described herein, and without departing from the true spirit and scope of the present invention, which is set forth in the following claims.

In the Abstract:

Please amend the Abstract as follows:

ABSTRACT

The present invention relates to an automated coaching system for financial modeling and counseling system. The automated coaching system enables the user to analyze the user's investment portfolio and dispense context sensitive automated advice to the user based on the user inputted financial data, preferences and financial goals. The automated coaching provides its advice to the user in syntactically correct natural language coaching strings and is able to configure and recommend solutions and financial products, specific to the user's situation. Furthermore, the automated coaching system can analyses the impact of the recommended product on the user's financial model.